

Information to identify the case:

Debtor 1	<u>Vincent Robert Roney</u>	Social Security number or ITIN	xxx-xx-6091
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10579-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Robert Roney

11/14/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vincent Robert Roney
Debtor

Case No. 18-10579-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 14, 2023

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db	+ Vincent Robert Roney, 5000 East Avenue, Mc Kean, PA 16426-1444
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14861237	Fnb Consumer Discount Company, 41 Hadley Rd, Greenville, PA 16125-1239
14874977	+ Nationwide Recreation Finance, 5066 South Amherst Highway, Suite 110, Madison Heights VA 24572-2442
14894843	+ Nationwide Recreation Finance, PO Box 1028, Mandeville, LA 70470-1028
14861243	+ UPMC Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy@absoluteresolutions.com	Nov 15 2023 00:25:00	Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14895004	Email/Text: Bankruptcy@absoluteresolutions.com	Nov 15 2023 00:25:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14861234	+ Email/PDF: MarletteBKNotifications@resurgent.com	Nov 15 2023 00:33:17	Best Egg / SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14861235	EDI: CAPITALONE.COM	Nov 15 2023 05:09:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14889455	EDI: CAPITALONE.COM	Nov 15 2023 05:09:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
15441408	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2023 00:26:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14861236	Email/Text: rj@ffcc.com	Nov 15 2023 00:25:00	First Federal Credit Control, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122
14984171	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com		

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		Nov 15 2023 00:26:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14861238	^ MEBN		
		Nov 15 2023 00:17:38	Kubota Credit Corporation, 1000 Kubota Drive, Grapevine, TX 76051-2334
14899553	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Nov 15 2023 00:26:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14861239	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Nov 15 2023 00:26:00	Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14861974	+ EDI: RECOVERYCORP.COM		
		Nov 15 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14861240	+ Email/Text: BKCourtNotices@yourmortgageonline.com		
		Nov 15 2023 00:26:00	Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15516814	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 15 2023 00:26:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14861241	+ EDI: RMSC.COM		
		Nov 15 2023 05:09:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
14861242	+ EDI: RMSC.COM		
		Nov 15 2023 05:09:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14891727	Email/Text: BNCnotices@dcmservices.com		
		Nov 15 2023 00:26:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14892142	Email/Text: BNCnotices@dcmservices.com		
		Nov 15 2023 00:26:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14903535	+ Email/Text: collections@widgetfinancial.com		
		Nov 15 2023 00:27:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
14861244	+ Email/Text: collections@widgetfinancial.com		
		Nov 15 2023 00:27:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140
14897432	Email/PDF: bncnotices@becket-lee.com		
		Nov 15 2023 00:44:40	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC as servicing agent f
cr		Nationstar Mortgage LLC as servicer for Lakeview L
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Daniel P. Foster	on behalf of Debtor Vincent Robert Roney dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Michelle L. McGowan	on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

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